COMPLETE 2026 REVIEW & GUIDE

Must Read Before Applying for Axis Bank Indian Oil RuPay Credit Card

📅 Last Updated: June 2026 🕐 15 Min Read ✅ Verified from Official Sources

🚀 Apply Online in 5 Minutes →

📢 **Affiliate Disclosure:** This article contains affiliate links. If you apply for the Axis Bank IndianOil RuPay Credit Card through our links, we may earn a small commission at no extra cost to you. All opinions and reviews are based on thorough research from official sources.

If you're a frequent driver who fills up fuel at Indian Oil (IOCL) petrol pumps across India, the **Axis Bank Indian Oil RuPay Credit Card** could literally save you thousands of rupees every year — without doing anything extra. But before you rush to apply, there are some critical things you absolutely must know.

In this comprehensive, no-BS review of the **Axis Bank IndianOil RuPay Credit Card**, I'll walk you through everything — from the exact reward points structure, annual charges, lounge access truth, eligibility criteria, to the hidden limitations most bloggers won't tell you. This is not just another copy-paste review. Every single figure here has been verified from official Axis Bank documentation and trusted financial sources.

By the time you finish reading this guide, you'll know with 100% confidence whether this card is the right fit for your lifestyle — and if yes, exactly how to **apply for the Axis Bank IndianOil RuPay Credit Card online** in under 5 minutes.

📊 Card at a Glance

7.8
⭐⭐⭐⭐
Expert Rating

Network	**RuPay**
Joining Fee	**₹500+GST**
Annual Fee	**₹500+GST**
Fuel Rewards	**4% at IOCL**
Online Rewards	**1%**
Welcome Bonus	**1,250 pts**
UPI Support	✅ **Yes**
Lounge Access	❌ **No**
Lifetime Free	❌ **No**
Min. Income	**₹20,000/mo**
Min. Age	**18 Years**

✅ Apply Now →

💡 Monthly Savings Example

If you spend ₹5K/month on IOCL fuel:

₹7,500+

Est. annual net savings after fee

⛽ Fuel Rewards: ₹2,400/yr
🎬 Movie: ₹1,200/yr
🍽️ Dining: ₹3,600/yr
🔁 Surcharge Waiver: ₹600/yr
Total: ~₹8,090/yr
Fee: ₹590/yr
Net: ~₹7,500/yr

📋 Quick Apply Checklist

- ☑ PAN Card
- ☑ Aadhaar Card
- ☑ Latest Salary Slip (3 months)
- ☑ Active Mobile Number
- ☑ 700+ CIBIL Score
- ☑ Age 18-70 Years

🚀 Start Application

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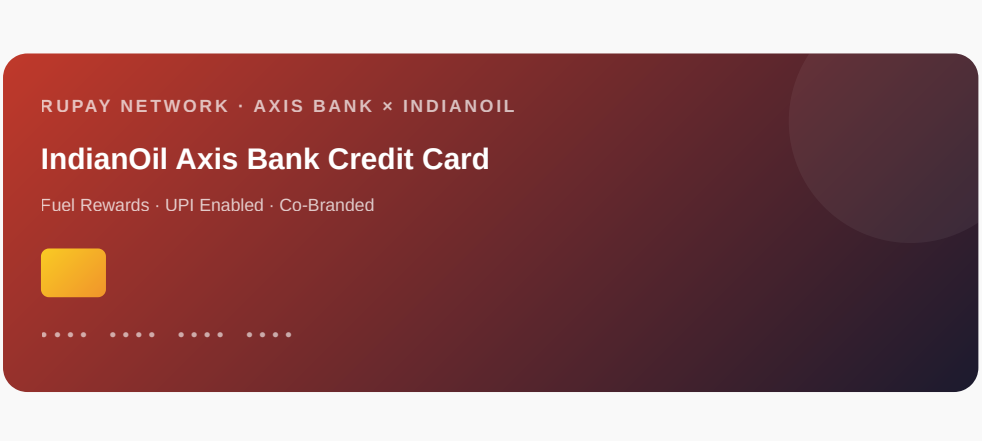
1. What is the Axis Bank IndianOil RuPay Credit Card?

The **Axis Bank Indian Oil RuPay Credit Card** is a co-branded fuel credit card jointly issued by **Axis Bank** — one of India's largest private sector banks — and **Indian Oil Corporation Limited (IOCL)**, the country's largest fuel retailer operating over 35,000 petrol pumps nationwide.

This card runs on the **RuPay network**, India's own homegrown payment network developed by NPCI (National Payments Corporation of India). What makes the RuPay network special in 2026 is one incredible feature: you can link this credit card to any UPI app and make UPI transactions while still earning credit card reward points — something Visa and Mastercard credit cards still cannot do in India.


RUPAY NETWORK · AXIS BANK × INDIANOIL
IndianOil Axis Bank Credit Card
Fuel Rewards · UPI Enabled · Co-Branded
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The card was designed primarily for Indian motorists who regularly fill fuel at IOCL stations and want to earn meaningful rewards on a daily necessity. Beyond fuel, it also rewards you for online shopping, dining, and movie bookings — making it a solid entry-level lifestyle credit card too.

> 💡 **Official Source:**
> All information in this review is sourced from the official Axis Bank website (axis.bank.in), NPCI guidelines, and verified financial research platforms. Terms updated as of June 2026.

2. Quick Facts: Axis Bank IndianOil RuPay Credit Card At a Glance

📊 Card Snapshot

JOINING FEE	ANNUAL FEE	FUEL REWARDS
₹500	₹500	4%
+ GST (18%)	From 2nd Year + GST	Value back at IOCL

ONLINE SHOPPING	WELCOME BENEFIT	FEE WAIVER
1%	1250	₹3.5L
Value back	EDGE Reward Points	Annual Spend Target

3. Axis IndianOil Credit Card Benefits — Explained in Full Detail

Let's break down every single benefit this card offers. Many review articles just list these in bullet points without explaining how to actually use them. I'll do better than that.

⛽ **Fuel Rewards at IOCL**
Earn 20 EDGE Reward Points per ₹100 spent on fuel at Indian Oil pumps — that's 4% value back on your biggest daily expense.

🛍️ **Online Shopping Rewards**
Get 5 EDGE Reward Points per ₹100 on online purchases (1% value back), capped at ₹5,000 per month.

🎁 **Welcome Bonus**
Up to 1,250 EDGE Reward Points worth ₹250 on your first fuel transaction at an IOCL outlet within 30 days of card issuance.

🎬 **Movie Discounts**
Instant 10% discount on movie ticket bookings via BookMyShow, up to ₹100 per month.

🍽️ **Dining Savings**
Up to 15% off (maximum ₹500) at 4,000+ partner restaurants across India through the Axis Bank EazyDiner Programme.

📱 **UPI Payments**
Link this RuPay credit card to any UPI app (Google Pay, PhonePe, Paytm) and earn reward points on UPI transactions too!

🚫 **Fuel Surcharge Waiver**
1% fuel surcharge waived on transactions between ₹400 and ₹4,000 at all fuel stations in India.

💳 **Annual Fee Waiver**
Spend ₹3.5 lakh in a card anniversary year and get the annual fee completely waived for the next year.

Welcome Benefit — The Fine Print You Need to Know

The welcome benefit of **1,250 EDGE Reward Points** sounds great, but here's what most blogs don't tell you:

- This benefit is available **only on the first fuel transaction at an IOCL outlet**.
- You must complete this transaction **within 30 days of card issuance**.
- It is applicable **only to the primary cardholder**, not add-on card holders.
- Each EDGE Reward Point is valued at approximately **₹0.20**, so 1,250 points = ₹250 worth of rewards.

> ⚠️ **Important:**
> If you don't make your first fuel transaction at an IOCL pump within 30 days of getting the card, you permanently lose the welcome benefit. Mark your calendar immediately after card activation!

Dining Benefits — EazyDiner Programme

The Axis Bank EazyDiner Programme gives you access to discounts at over 4,000 partner restaurants across India's major cities including Delhi, Mumbai, Bangalore, Hyderabad, Chennai, Pune, and Kolkata. You get up to 15% off your dining bill, subject to a maximum discount of ₹500 per transaction. To avail this, you need to book your table in advance through the EazyDiner app and pay using your Axis IndianOil RuPay Credit Card.

BookMyShow Movie Benefits

Get an instant 10% discount on movie ticket bookings through the BookMyShow website or app when you pay using this credit card. The maximum discount is capped at ₹100 per month. This is perfect for weekend movie outings with family and can easily save you ₹1,200 over the course of a year.

🔥 Ready to Start Saving on Fuel?

Apply for the Axis Bank Indian Oil RuPay Credit Card right now and get your ₹250 welcome bonus on your first fuel fill-up!

✅ Apply Now — Quick & Easy

100% online process. No branch visit required. Instant virtual card on approval.

4. Axis Bank IndianOil Credit Card Reward Points — How They Actually Work

Understanding the reward structure is critical before you apply. Here's the complete breakdown:

Spend Category	EDGE Points Earned	Value Back	Monthly Cap
⛽ **Fuel at IOCL pumps**	20 Points per ₹100	4%	₹5,000 fuel spend
🛍️ **Online Shopping**	5 Points per ₹100	1%	₹5,000 spend
🏪 **All Other Spends**	1 Point per ₹100	0.2%	No cap

> ℹ️ **EDGE Point Value:**
> Each EDGE Reward Point is worth approximately ₹0.20. So 100 EDGE Points = ₹20. You can redeem them through the Axis Bank EDGE Rewards Portal for Amazon gift vouchers, Flipkart vouchers, merchandise, and travel bookings.

Monthly Reward Calculation — Real Example

📊 **Monthly Savings Calculator (Example)**

Fuel spend at IOCL (₹5,000 × 4%)	₹200
Online shopping (₹3,000 × 1%)	₹30
Movie discount (2 tickets × ₹50 avg. discount)	₹100
Dining discount (1 visit × avg. ₹300 discount)	₹300
Fuel surcharge waiver (1% of ₹5,000)	₹50
Total Monthly Value	**₹680**

Annual value: ~₹8,160 | Annual fee: ₹590 (incl. GST) | **Net annual savings: ₹7,570+**

How to Redeem EDGE Reward Points

Redeeming your EDGE Reward Points is straightforward:

1. Log in to the **Axis Bank EDGE Rewards Portal** via the Axis Mobile app or website.
2. Browse available rewards — Amazon Pay gift cards, Flipkart vouchers, merchandise, flight bookings, hotel stays, and more.
3. Minimum redemption is typically 200 EDGE Points (₹40 equivalent).
4. Points are valid for **3 years** from the date of earning — so don't let them expire!

Spend Categories That Do NOT Earn Accelerated Points

This is critical information that most review blogs skip. The following categories are **excluded from accelerated rewards** (you only get base 1 point per ₹100):

- Rent payments
- Wallet top-ups (Paytm, PhonePe wallet, etc.)
- Insurance premium payments
- EMI transactions
- Cash withdrawals
- Government fees and taxes
- Fuel transactions at non-IOCL pumps
- Payment reversals and bank charges

5. Axis Bank IndianOil RuPay Credit Card Annual Charges & All Fees

Transparency matters when it comes to credit card fees. Here is the **complete fee structure** of the Axis Bank IndianOil RuPay Credit Card, sourced directly from official documentation:

Fee Type	Amount	Notes
Joining Fee	₹500 + GST	One-time, charged on first statement
Annual Fee (Year 1)	NIL	First year is free
Annual Fee (Year 2 onwards)	₹500 + GST	Waived on ₹3.5L annual spend
Finance Charges	3.4% per month	49.36% per annum if outstanding balance not paid
Cash Withdrawal Fee	3.4% of amount	Minimum ₹500 per transaction
Late Payment Fee	Up to ₹500	Based on total outstanding amount
Over-Limit Penalty	2.5% of over-limit amount	Minimum ₹500
Card Replacement Fee	₹100	For lost/damaged card replacement
Cash Payment Fee	₹100	For paying bill via cash at branch
Cheque Dishonour Fee	2% of payment amount	Minimum ₹500

> 🚨 **Avoid the Interest Trap:**
> The 3.4% monthly interest rate (49.36% annually) is extremely high. Always pay your FULL credit card bill by the due date every month. Never carry a balance forward — it will wipe out all your reward savings instantly.

Annual Fee Waiver Condition — Updated 2026

This is something that changed significantly in 2026 and many older blogs still have incorrect information. Here's the accurate status:

- **For customers onboarded after 20th April 2024:** Annual fee is waived if you spend **₹3.5 lakh or more** in a card anniversary year.
- **For customers onboarded before 20th April 2024:** The old condition of **₹50,000 annual spend** still applies until their anniversary date falls on or after 20th April 2026.
- Spends from rent, wallets, insurance, EMI, cash withdrawals, fee & charges, GST, and payment reversals are **NOT counted** towards the fee waiver.

> ⚠️ **₹3.5 Lakh is a High Bar:**
> For most entry-level cardholders, spending ₹3.5 lakh (approximately ₹29,000/month) on eligible categories to waive a ₹500 fee may not be realistic. Budget accordingly and expect to pay ₹590 (₹500 + GST) as annual fee from year 2 onwards unless you're a high spender.

6. Indian Oil Axis Bank RuPay Credit Card — Lounge Access: The Real Truth

This is one of the most searched queries: "**Indian Oil Axis Bank RuPay Credit Card lounge access**" — and I'm going to give you the most accurate answer available.

> ✈️ **Straight Answer: NO.**
> The standard
> **Axis Bank IndianOil RuPay Credit Card does NOT offer complimentary airport lounge access**
> . This card is an entry-level fuel card and does not come with lounge access benefits, whether domestic or international.

If airport lounge access is important to you, here are your options:

Option 1: Upgrade to IndianOil Axis Bank Premium Credit Card

Axis Bank also offers the **IndianOil Axis Bank Premium Credit Card**, which does offer **2 complimentary domestic airport lounge visits per quarter** (8 per year) at select partner airports across India. This card has higher fees but significantly more benefits including Zomato discounts, better fuel rewards, and travel perks.

Option 2: Use Spend-Based Lounge Access

According to official Axis Bank lounge access policy (effective May 2024), some Axis Bank credit cards on the RuPay network can access domestic airport lounges if the cardholder has spent ₹50,000 or more in the previous 3 calendar months. A nominal swipe fee of ₹2 applies for RuPay cards. However, the standard IndianOil RuPay card is not explicitly listed as an eligible card for this program.

> 💡 **Pro Tip:**
> If you travel frequently and want lounge access + fuel rewards, consider the
> **IndianOil Axis Bank Premium Credit Card**
> instead. It offers lounge access + Zomato benefits + higher fuel rewards — though it comes with a higher annual fee.

7. Is Axis Bank IndianOil RuPay Credit Card Lifetime Free?

Another very commonly asked question: "**Is Axis RuPay credit card lifetime free?**"

Short answer: No, the Axis Bank IndianOil RuPay Credit Card is NOT a lifetime free credit card.

Here's a breakdown:

- There is a **one-time joining fee of ₹500 + GST**.
- The first-year annual fee is free.
- From the second year, you pay **₹500 + GST (₹590 total)** as an annual fee.
- The annual fee is conditionally waived if you spend **₹3.5 lakh in a card anniversary year** on eligible categories.

> ℹ️ If you're looking for a genuinely
> **lifetime free credit card**
> with good rewards, Axis Bank does offer separate lifetime free cards. However, those cards may not offer the same fuel rewards as the IndianOil co-branded card. For ₹590/year, the IndianOil card offers very strong ROI if you spend ₹5,000+ per month on fuel at IOCL pumps.

8. UPI Payments with Axis Bank IndianOil RuPay Credit Card — A Game Changer

This is arguably the most underrated feature of the **Axis Bank IndianOil RuPay Credit Card** in 2026. Because this card runs on the **RuPay network**, you can link it to UPI apps like **Google Pay, PhonePe, BHIM, and Axis Pay** — and make UPI payments using your credit card.

Why This Matters

In India, millions of transactions happen daily via UPI. Until RuPay credit cards enabled this feature, UPI only supported debit cards and bank accounts — meaning you couldn't earn credit card rewards on UPI payments. Now, with your Axis IndianOil RuPay Credit Card linked to a UPI app, every UPI transaction you make potentially earns EDGE Reward Points.

How to Link Your Card to UPI

1. **Get Instant Virtual Card**
   Once your application is approved, you get instant access to a virtual card via the **Axis Mobile App** — no waiting for physical card delivery to start using it.
2. **Open Your UPI App**
   Open Google Pay, PhonePe, or any other UPI app on your smartphone and go to the payment method settings.
3. **Add RuPay Credit Card**
   Select "Add Credit Card" or "Add RuPay Credit Card" option. Enter your 16-digit card number and complete OTP verification.
4. **Set Your UPI PIN**
   Create a 6-digit UPI PIN for your credit card. This PIN is separate from your card PIN and is used for UPI transactions.
5. **Start Transacting & Earning**
   Select your Axis IndianOil RuPay card as the payment source during any UPI transaction. Earn reward points on eligible UPI payments.

> 💡 **Note:**
> UPI transactions using RuPay credit cards earn base reward points (1 EDGE point per ₹100). To earn accelerated fuel rewards (20 points per ₹100), you must physically swipe or tap your card at IOCL petrol pump terminals.

9. Eligibility Criteria for Axis Bank IndianOil RuPay Credit Card

Before you apply for the **Axis Bank IndianOil RuPay Credit Card online**, make sure you meet the following eligibility criteria:

Criteria	Requirement
Age (Primary Cardholder)	18 to 70 years
Age (Add-on Cardholder)	Minimum 15 years
Citizenship/Residency	Indian Resident OR Non-Resident Indian (NRI)
Employment Type	Salaried or Self-Employed
Minimum Income (Salaried)	₹20,000 per month
Credit Score	Good credit score recommended (typically 700+ CIBIL score)
Mobile Number	Registered with Aadhaar/PAN

> ℹ️ **Note:**
> The eligibility criteria are indicative. Axis Bank holds the right to approve or reject applications based on its internal credit assessment policies. A good credit history and stable income significantly improve your chances of approval.

Who Should Apply for This Card?

This card is the **best fit** for you if:

- ✅ You fill fuel at Indian Oil (IOCL) petrol pumps at least 2-3 times a month
- ✅ Your monthly fuel spend is ₹2,000 or more
- ✅ You shop online regularly (Amazon, Flipkart, Myntra, etc.)
- ✅ You watch movies and dine out occasionally
- ✅ You want to use UPI with credit card benefits
- ✅ You're looking for an entry-level credit card with strong fuel rewards

Who Should NOT Apply for This Card?

- ❌ You fill fuel at non-IOCL pumps (HP, BPCL, Shell, etc.)
- ❌ Your monthly fuel spend is less than ₹1,500
- ❌ You want airport lounge access (this card doesn't offer it)
- ❌ You travel internationally frequently (no forex benefits)
- ❌ You want a pure cashback card with no reward points complexity

10. Documents Required to Apply for Axis Bank IndianOil Credit Card

Keep these documents ready before starting your online application for the **Axis Bank IndianOil RuPay Credit Card**:

🪪 **Identity Proof (Any One)**
Aadhaar Card, PAN Card, Passport, Voter ID Card, or Driving Licence

🏠 **Address Proof (Any One)**
Aadhaar Card, Passport, Utility Bills (electricity/phone), Ration Card, Landline Bill

💰 **Income Proof (Any One)**
Latest 3 months salary slips, Form 16, last 6 months bank statements, or ITR Copy

📸 **Recent Photograph**
Passport-sized photograph (may be required for offline application)

> 💡 **PAN Card is Mandatory:**
> As per RBI regulations, PAN card (or Form 60 for those without PAN) is compulsory for all credit card applications in India.

11. How to Apply for Axis Bank IndianOil RuPay Credit Card Online — Step by Step

Applying for the **Axis Bank IndianOil RuPay Credit Card online** is a completely digital process. You can complete the entire application without visiting a branch. Here's the exact step-by-step process:

1. **Click the Apply Now Link**
   Use our verified affiliate link to apply directly on the official Axis Bank portal: **Click Here to Apply Now →**
2. **Enter Your Basic Details**
   Fill in your name, date of birth, PAN number, and mobile number. The bank will check your pre-approved eligibility instantly.
3. **Complete KYC Verification**
   Submit your identity and address proof. For existing Axis Bank account holders, this may be pre-filled. OTP verification via your registered mobile number will be required.
4. **Upload Income Documents**
   Upload your salary slips, bank statements, or Form 16. For salaried employees, latest 3 months salary slips are usually sufficient.
5. **Video KYC (If Required)**
   Some applicants may be required to complete a quick Video KYC through the Axis Mobile app. This takes just 2-3 minutes.
6. **Receive Approval**
   Most applications get a decision within minutes. On approval, you get instant access to a virtual card via the Axis Mobile app.
7. **Physical Card Delivery**
   Your physical Axis Bank IndianOil RuPay Credit Card will be delivered to your registered address within 7-10 working days.

Axis Bank IndianOil RuPay Credit Card Apply Login

If you have already started an application or want to check its status, log in using your registered mobile number and OTP at the Axis Bank credit card application portal. Existing Axis Bank account holders can also log in through NetBanking or the Axis Mobile App to apply directly with pre-filled details.

🎯 Apply Right Now & Get Your Card in Days!

The entire process takes less than 10 minutes. No branch visit. No paperwork. 100% digital.

🚀 Apply for Axis IndianOil RuPay Card

Instant virtual card on approval. Physical card delivered in 7-10 days.

12. Axis Bank IndianOil RuPay Credit Card — Honest Pros & Cons

✅ Pros	❌ Cons
Strong 4% value back on IOCL fuel spends	No airport lounge access (not even paid)
UPI payments with credit card — earn points on UPI too	Fuel rewards capped at ₹5,000 spend per month (₹200 max)
Instant virtual card on approval via Axis Mobile app	Fee waiver threshold increased from ₹50K to ₹3.5L — very high
Fuel surcharge waiver at all fuel stations	No international travel benefits / forex markup
10% movie discount on BookMyShow (₹100/month)	No rewards on rent, insurance, utility payments
15% dining discount at 4,000+ restaurants via EazyDiner	IOCL-only fuel rewards — other pump brands not included
Low annual fee of just ₹500 + GST	Not a lifetime free card
Welcome bonus of ₹250 equivalent on first fuel transaction	Reward redemption value slightly low (₹0.20 per point)
NRI-eligible card	
Instant accessibility via virtual card for online/UPI use	

13. Axis Bank IndianOil RuPay Card vs Other Fuel Credit Cards

How does the **Axis Bank IndianOil RuPay Credit Card** compare against other popular fuel credit cards in India? Let's find out:

Feature	Axis IndianOil RuPay	HPCL Axis Bank Credit Card	BPCL SBI Octane Card
Annual Fee	₹500 + GST	₹500 + GST	₹1,499 + GST
Fuel Rewards	4% at IOCL	5% at HPCL	7.25% at BPCL
Monthly Fuel Cap	₹5,000	₹4,000	₹10,000
UPI Compatibility	✅ Yes (RuPay)	❌ No	❌ No
Lounge Access	❌ No	❌ No	❌ No
Movie Benefits	10% off BookMyShow	Limited	Limited
Fuel Station Network	35,000+ IOCL	14,000+ HPCL	19,000+ BPCL
Best For	IOCL users + UPI lovers	HPCL users	Heavy BPCL fuel spenders

> 💡 **Bottom Line:**
> The Axis Bank IndianOil RuPay Credit Card wins on UPI compatibility — no other fuel card offers this. For sheer fuel reward rate, BPCL SBI Octane leads, but it has a significantly higher annual fee. For IOCL users who also want UPI credit card benefits, the IndianOil Axis RuPay card is unbeatable.

14. Final Verdict — Should You Apply for Axis Bank IndianOil RuPay Credit Card?

⚖️ Our Final Verdict

The is an excellent fuel-focused credit card for regular IOCL customers who want to maximize savings on fuel without paying high annual fees. At just ₹590/year (₹500 + GST), the card pays for itself in just 3 months of regular fuel filling.

- You fill fuel at IOCL/Indian Oil outlets regularly
- You want to earn credit card rewards on UPI transactions
- You're looking for an entry-level card with real savings
- You spend ₹2,000+ monthly on fuel at IOCL pumps

- You fill at HP, BPCL, or Shell — go for the respective co-branded card
- You want lounge access — opt for IndianOil Axis Premium instead
- You want a truly lifetime free card — check other Axis Bank options

7.8
⭐⭐⭐⭐
Out of 10 — Expert Rating by FinanceExpert

💳 Apply for Axis Bank IndianOil RuPay Credit Card

Start saving on fuel from Day 1. Get ₹250 worth of welcome points on your first IOCL transaction!

✅ Apply Now — Official Link

Secure application on official Axis Bank platform. Your data is safe.

15. Frequently Asked Questions (FAQs)

Q Is Axis Bank IndianOil RuPay Credit Card lifetime free?

No, the Axis Bank IndianOil RuPay Credit Card is not lifetime free. It has a joining fee of ₹500 + GST and an annual renewal fee of ₹500 + GST from the second year. However, the annual fee is waived if you spend ₹3.5 lakh or more on eligible categories in a card anniversary year.

Q Does the Indian Oil Axis Bank RuPay Credit Card offer lounge access?

No, the standard Axis Bank IndianOil RuPay Credit Card does NOT offer complimentary airport lounge access. If lounge access is a priority, consider the IndianOil Axis Bank Premium Credit Card which offers 2 complimentary domestic lounge visits per quarter.

Q What are the Axis Bank IndianOil RuPay Credit Card annual charges?

The joining fee is ₹500 + GST (₹590 total). The first-year annual fee is NIL. From the second year, the annual fee is ₹500 + GST (₹590). This is waived on annual eligible spend of ₹3.5 lakh or more.

Q How can I check my Axis Bank IndianOil RuPay Credit Card application status?

You can check your application status by: (1) Visiting the Axis Bank credit card status page on their official website, (2) Calling Axis Bank customer care at 1860-419-5555 or 1860-500-5555, (3) Logging into Axis Mobile App if you're an existing customer, or (4) Using the Axis Bank NetBanking portal. You'll need your application reference number or registered mobile number.

Q Can I use the Axis IndianOil RuPay Credit Card on UPI?

Yes! Since this card runs on the RuPay network, you can link it to UPI apps like Google Pay, PhonePe, BHIM, and Axis Pay. After approval, you'll get an instant virtual card via the Axis Mobile App which can be linked to any UPI app. This allows you to earn credit card reward points on UPI transactions — a major advantage over Visa/Mastercard cards.

Q What is the minimum income requirement to apply?

The minimum monthly income requirement for the Axis Bank IndianOil RuPay Credit Card is ₹20,000 per month for salaried employees. Self-employed applicants may need to demonstrate stable income through ITR or business bank statements. Final approval is at Axis Bank's discretion based on overall credit profile.

Q How to redeem EDGE Reward Points earned on this card?

EDGE Reward Points can be redeemed through the Axis Bank EDGE Rewards Portal (accessible via Axis Mobile App or website). Popular redemption options include Amazon Pay gift vouchers, Flipkart vouchers, merchandise, flight/hotel bookings, and statement credit. Each EDGE Point is worth approximately ₹0.20. Points are valid for 3 years from date of earning.

Q Can NRI apply for Axis Bank IndianOil RuPay Credit Card?

Yes, NRI (Non-Resident Indians) are eligible to apply for the Axis Bank IndianOil RuPay Credit Card. They need to fulfill the standard eligibility criteria including age requirements (18-70 years) and provide valid KYC documents including identity proof, address proof, and income documents.

Q What is the fuel reward cap on Axis IndianOil RuPay Credit Card?

The accelerated fuel reward of 20 EDGE Points per ₹100 (4% value back) is applicable on fuel transactions between ₹400 and ₹4,000 at IOCL petrol pumps. The monthly fuel spend cap for accelerated rewards is ₹5,000, translating to a maximum monthly reward of ₹200 (1,000 EDGE Points). Fuel transactions at non-IOCL pumps or above ₹4,000 earn base rewards only.

Q What is the difference between Axis IndianOil RuPay and IndianOil Axis Bank Premium Credit Card?

The key differences are: (1) The Premium card offers 2 complimentary domestic lounge visits per quarter; the standard RuPay card does not. (2) The Premium card offers Zomato discounts; the standard card does not. (3) The Premium card has a higher annual fee. (4) Both run on RuPay network with UPI capability. For frequent travelers wanting lounge access, the Premium card is better; for fuel-focused everyday users, the standard IndianOil RuPay card offers excellent value.

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Our team has been reviewing credit cards and financial products for over 8 years. All reviews are based on thorough research from official bank sources, NPCI guidelines, and verified financial data. We only recommend products that offer genuine value to our readers.

🏁 Ready to Apply? Don't Wait!

The Axis Bank IndianOil RuPay Credit Card application takes less than 10 minutes online. Start saving on fuel, earn rewards on UPI, and enjoy movie & dining benefits from Day 1.

🚀 Apply for Axis IndianOil RuPay Card Now

✅ Official Axis Bank partner link | 🔒 100% Secure | ⚡ Instant Decision

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